



SCHEDULE OF FEES

The following fees may be assessed against your account and the following transaction limitations, if any, apply to your account.

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|---------------------------------------------------------------------------|----------------------------------------------|
| Personalized checks | Cost determined by style ordered |
| Temporary checks | \$3.00 per ten |
| Official checks (Cashier's Checks) | \$7.00 |
| Personalized deposit slips | \$5.00 per 100 |
| Generic deposit slips | No charge per five |
| Postage paid deposit envelopes | No charge |
| Secure overdraft protection | No charge |
| Garnishments/ tax levies | \$25.00 |
| Nonsufficient- per item | \$38.00 |
| Uncollected funds- per item | \$38.00 |
| Special statement cutoff | \$5.00 |
| Account research | \$25.00 per hour, one hour minimum |
| Hold Statement | \$5.00 per statement per cycle |
| Account history (Instant Statement) | \$3.00 per request |
| Stop payments- check | \$25.00 |
| Stop payments- ACH payment | \$25.00 |
| Collection items | |
| Outgoing | \$20.00 |
| Incoming | \$20.00 |
| Bond coupon redemption | \$10.00 per issue |
| Check copies | \$3.00 per copy |
| Statement copies | \$3.00 per copy |
| Chargeback Item | \$5.00 |
| Re-deposit Chargeback item | \$2.00 |
| Deliveries | |
| Overnight | \$15.00 or more depending on location |
| 2-day | \$7.00 |
| Saturday Additional | \$10.00 |
| Wire Transfers | |
| Domestic | Incoming no charge |
| International | Incoming \$10.00 |
| Domestic | Outgoing \$22.50 plus receiving bank charges |
| International | Outgoing \$40.00 plus receiving bank charges |
| Closed accounts fees | |
| Cashier's check | \$7.00 |
| Domestic Wire | Outgoing \$22.50 plus receiving bank charges |
| International Wire | Outgoing \$40.00 plus receiving bank charges |
| AAAdvantage ® Mileage Close Out Fee (Closes Within 90 Days of Opening) | \$15.00 |

We may require not less than 7 days' notice in writing before each withdrawal from an interest-bearing account other than a time deposit, or from any other savings account as defined by Regulation D.

Withdrawals from a time account prior to maturity or prior to any notice period may be restricted and may be subject to penalty. See your notice of penalty for early withdrawal.